

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeffrey H. Stein
 Debtor

Case No. 17-14594-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2017.

db +Jeffrey H. Stein, 61 Hill Road, Ivyland, PA 18974-5804
 13947648 AT&T Mobility, P.O.Box 5083, Carol Stream, IL 60197-5083
 13947644 Allstate Insurance Company, P.O.Box 4303, Carol Stream, IL 60197-4303
 13963660 +CHEVY CHASE FUNDING LLC, MORTGAGE-BACKED CERTIFICA, c/o MATTEO SAMUEL WEINER,
 KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13947658 +Home Depot Credit Services, P.O.Box 790328, Saint Louis, MO 63179-0328
 13947664 +PECO Energy, P.O.Box 37629, Philadelphia, PA 19101-0629

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Nov 04 2017 01:37:17 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 04 2017 01:36:37
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 04 2017 01:37:07 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13947647 EDI: ATTWIREBK.COM Nov 04 2017 01:38:00 AT&T, P.O.Box 5083, Carol Stream, IL 60197-5083
 13947646 EDI: URSI.COM Nov 04 2017 01:38:00 Alltran Financial, LP, P.O.Box 722910,
 Houston, TX 77272-2910
 13947649 +EDI: CHASE.COM Nov 04 2017 01:38:00 Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 13947652 +EDI: CONVERGENT.COM Nov 04 2017 01:38:00 Convergent Outsourcing, Inc, P.O.Box 9004,
 Renton, WA 98057-9004
 13947653 +EDI: CCS.COM Nov 04 2017 01:38:00 Credit Collections Services, 725 Canton Street,
 Norwood, MA 02062-2679
 13947655 EDI: DISCOVER.COM Nov 04 2017 01:38:00 Discover Bank, P.O.Box 30943,
 Salt Lake City, UT 84130
 13947656 E-mail/Text: ELDABBASM@FREEDOMCU.ORG Nov 04 2017 01:36:19 Freedom Credit Union,
 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
 13947659 EDI: IIC9.COM Nov 04 2017 01:38:00 IC Systems, P.O.Box 64437, Saint Paul, MN 55164-0437
 13947660 EDI: IRS.COM Nov 04 2017 01:38:00 Internal Revenue Service, P.O.Box 7346,
 Philadelphia, PA 19101-7346
 13947661 EDI: CBSKOHL.S.COM Nov 04 2017 01:38:00 Kohl's, Capital One Bank, N.A., P.O.Box 3043,
 Milwaukee, WI 53201-3043
 13947662 +EDI: TSYS2.COM Nov 04 2017 01:38:00 Macys, Department Stores National bank,
 P.O.Box 8053, Mason, OH 45040-8053
 13947663 +EDI: MID8.COM Nov 04 2017 01:38:00 Midland Credit Management, Inc., P.O.Box 2121,
 Warren, MI 48090-2121
 13947665 E-mail/Text: admin@paypps.com Nov 04 2017 01:37:40 Professional Placement Services, LLC,
 P.O.Box 612, Milwaukee, WI 53201-0612
 13947666 +EDI: VERIZONEAST.COM Nov 04 2017 01:38:00 Verizon, 500 Technology Drive, Ste 550,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13947645* Allstate Insurance Company, P.O.Box 4303, Carol Stream, IL 60197-4303
 13947650* +Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 13947651* +Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 13947654* +Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
 13947657* Freedom Credit Union, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
 13947667* +Verizon, 500 Technology Drive, Ste 550, Weldon Spring, MO 63304-2225

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Nov 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com:Finkeltrustee@comcast.net
JEFFREY C. MCCULLOUGH on behalf of Debtor Jeffrey H. Stein jeffmccullough@bondmccullough.com,
mbehlacher@bondmccullough.com
MARK A. CRONIN on behalf of Creditor Freedom Credit Union PhilaLaw@aol.com
MATTEO SAMUEL WEINER on behalf of Creditor CHEVY CHASE FUNDING LLC, MORTGAGE-BACKED
CERTIFICATES, et al.... bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor CHEVY CHASE FUNDING LLC, MORTGAGE-BACKED
CERTIFICATES, et al.... bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor CHEVY CHASE FUNDING LLC, MORTGAGE-BACKED CERTIFICATES,
et al.... tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Jeffrey H. Stein</u>	Social Security number or ITIN	xxx-xx-9076
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14594-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey H. Stein

11/2/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.